



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [RAYMOND JAMES FINANCIAL, INC.](#)

City/State [SAINT PETERSBURG, FL](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [73,100,448](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[RAYMOND JAMES FINANCIAL, INC.](#)
[880 CARILLON PARKWAY](#)

[SAINT PETERSBURG, FL 33716](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	72,389,865	56,298,032	59,681,232	46,552,101	38,800,322
Net income (\$000)	323,684	354,802	1,536,673	862,399	1,052,817
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.14			1.18			0.87			1.61			2.61		
+ Non-interest income	13.35			15.95			16.31			16.24			17.84		
– Overhead expense	11.98			14.20			14.29			14.97			16.83		
– Provision for credit losses	0.12			-0.25			-0.10			0.55			0.01		
+ Securities gains (losses)	0			0			0			0			0		
+ Other tax equivalent adjustments	0			0			0.31			0			0		
= Pretax net operating income (tax equivalent)	2.40			3.19			3.30			2.34			3.61		
Net operating income	1.79			2.52			2.57			1.85			2.71		
Net income	1.79			2.52			2.57			1.85			2.71		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.82			2.06			1.55			2.61			4.14		
Interest expense	0.28			0.38			0.35			0.47			0.85		
Net interest income (tax equivalent)	1.54			1.69			1.20			2.14			3.29		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02			0.03			0.06			0.43			0.04		
Earnings coverage of net loan and lease losses (X)	359.15			197.58			112.26			12.54			145.13		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.13			1.42			1.14			1.61			0.91		
Allowance for loan and lease losses / Total loans and leases	1.12			1.41			1.13			1.60			0.90		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.37			0.18			0.29			0.18			0.23		
30–89 days past due loans and leases / Total loans and leases	0			0.05			0.02			0.02			0.12		
Liquidity and Funding															
Net noncore funding dependence	-49.66			-3.56			-48.79			-3.29			0		
Net short-term noncore funding dependence	-58.66			-10.26			-58.39			-12.70			-9.43		
Net loans and leases / Total assets	43.83			46.82			43.87			46.88			61.66		
Capitalization															
Tier 1 leverage ratio	11.10			12.24			12.09			12.89			15.84		
Holding company equity capital / Total assets	11.77			13.54			12.56			13.72			17.04		
Total equity capital (including minority interest) / Total assets	11.78			13.62			12.64			13.86			17.19		
Common equity tier 1 capital / Total risk-weighted assets	23.89			23.57			25.85			23.44			24.75		
Net loans and leases / Equity capital (X)	3.73			3.46			3.49			3.42			3.62		
Cash dividends / Net income	22.02			15.17			15.57			24.45			18.91		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	30.38			12.56			27.59			33.63			4.18		
Equity capital	13.30			11.68			16.80			7.61			11.40		
Net loans and leases	22.07			4.58			19.40			1.60			4.82		
Noncore funding	-4.33			-5.58			-5.71			9.16			19.48		
Parent Company Ratios															
Short-term debt / Equity capital	0			9.83			0			0			0		
Long-term debt / Equity capital	23.69			17.11			23.69			27.77			22.66		
Equity investment in subsidiaries / Equity capital	91.12			99.40			96.29			98.07			93.81		
Cash from ops + noncash items + op expense / Op expense + dividends	434.26			49.31			160.16			210.94			298.58		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	198,374	166,416	715,442	741,519	1,008,676	19.20	22.08
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	191,475	159,181	686,656	711,847	977,579	20.29	21.70
Tax-exempt income on loans and leases.....	6,899	7,235	28,786	29,672	31,097	-4.64	33.55
Estimated tax benefit on income on loans and leases.....	2,453	2,344	-177,700	9,788	10,994	4.65	-23.84
Income on loans and leases (tax equivalent).....	200,827	168,760	537,742	751,307	1,019,670	19.00	21.19
Investment interest income (tax equivalent).....	28,288	22,679	86,304	88,807	75,963	24.73	382.30
Interest on balances due from depository institutions.....	6,333	4,619	19,775	41,380	125,178	37.11	-52.52
Interest income on other earning assets.....	8,887	6,677	23,253	33,671	52,477	33.10	-18.29
Total interest income (tax equivalent).....	244,335	202,735	667,074	915,165	1,273,288	20.52	24.79
Interest on time deposits of \$250K or more.....	300	308	1,236	1,954	2,378	-2.60	19.52
Interest on time deposits < \$250K.....	3,004	3,851	15,332	18,823	11,626	-21.99	302.14
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	1,617	1,431	6,011	10,978	98,286	13.00	-32.74
Interest on other borrowings and trading liabilities.....	32,740	31,423	126,459	133,347	148,132	4.19	-1.61
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	37,661	37,013	149,038	165,102	260,422	1.75	2.68
Net interest income (tax equivalent).....	206,674	165,722	518,036	750,063	1,012,866	24.71	29.88
Non-interest income.....	2,416,197	2,244,502	9,733,329	7,559,691	6,923,862	7.65	69.78
Adjusted operating income (tax equivalent).....	2,622,871	2,410,224	10,251,365	8,309,754	7,936,728	8.82	65.77
Overhead expense.....	2,167,250	1,997,904	8,527,426	6,966,658	6,530,907	8.48	53.81
Provision for credit losses.....	21,720	-35,825	-58,417	253,977	5,483		147.35
Securities gains (losses).....	0	0	608	1,292	0		-100.00
Other tax equivalent adjustments.....	-1	1	187,888	0	4		
Pretax net operating income (tax equivalent).....	433,791	448,877	1,972,320	1,090,507	1,400,604	-3.36	163.61
Applicable income taxes.....	109,632	92,546	413,251	230,109	349,820	18.46	107.80
Tax equivalent adjustments.....	2,452	2,345	10,188	9,788	10,999	4.56	-24.67
Applicable income taxes (tax equivalent).....	112,084	94,891	423,439	239,897	360,819	18.12	100.10
Minority interest.....	-1,977	-816	12,208	-11,789	-13,032		
Net income before discontinued operations, net of minority interest.....	323,684	354,802	1,536,673	862,399	1,052,817	-8.77	187.07
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	323,684	354,802	1,536,673	862,399	1,052,817	-8.77	187.07
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	321,707	353,986	1,548,881	850,610	1,039,785	-9.12	196.38
Investment securities income (tax equivalent).....	28,288	22,679	86,304	88,807	75,963	24.73	382.30
US Treasury and agency securities (excluding mortgage-backed securities).....	2,920	1,120	2,207	1,197	3,026	160.71	3742.11
Mortgage-backed securities.....	25,243	21,549	83,928	87,183	70,516	17.14	382.57
All other securities.....	125	10	169	427	2,421	1150.00	-77.61
Cash dividends declared.....	71,285	53,839	239,272	210,883	199,125	32.40	123.44
Common.....	71,285	53,839	239,272	210,883	199,125	32.40	123.44
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.35			1.44			1.12			1.97			3.28		
Less: Interest expense	0.21			0.26			0.25			0.35			0.67		
Equals: Net interest income (tax equivalent)	1.14			1.18			0.87			1.61			2.61		
Plus: Non-interest income	13.35			15.95			16.31			16.24			17.84		
Equals: adjusted operating income (tax equivalent)	14.49			17.12			17.18			17.85			20.46		
Less: Overhead expense	11.98			14.20			14.29			14.97			16.83		
Less: Provision for credit losses	0.12			-0.25			-0.10			0.55			0.01		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0			0		
Plus: other tax equivalent adjustments	0			0			0.31			0			0		
Equals: Pretax net operating income (tax equivalent)	2.40			3.19			3.30			2.34			3.61		
Less: Applicable income taxes (tax equivalent)	0.62			0.67			0.71			0.52			0.93		
Less: Minority interest	-0.01			-0.01			0.02			-0.03			-0.03		
Equals: Net operating income	1.79			2.52			2.57			1.85			2.71		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	1.79			2.52			2.57			1.85			2.71		
Memo: Net income (last four quarters)	2.36			2.11			2.57			1.85			2.71		
Net income—BHC and noncontrolling (minority) interest	1.78			2.52			2.60			1.83			2.68		
Margin Analysis															
Average earning assets / Average assets	74.21			69.78			72.07			75.32			79.30		
Average interest-bearing funds / Average assets	52.30			56.86			57.44			64.37			64.16		
Interest income (tax equivalent) / Average earning assets	1.82			2.06			1.55			2.61			4.14		
Interest expense / Average earning assets	0.28			0.38			0.35			0.47			0.85		
Net interest income (tax equivalent) / Average earning assets	1.54			1.69			1.20			2.14			3.29		
Yield or Cost															
Total loans and leases (tax equivalent)	2.53			2.60			1.92			3.01			4.19		
Interest-bearing bank balances	0.20			0.37			0.22			0.74			3.61		
Federal funds sold and reverse repos	0.12			2.09			2.16			5.68			4.76		
Trading assets	4.38			4.02			3.12			3.65			3.48		
Total earning assets	1.80			2.04			1.96			2.58			4.10		
Investment securities (tax equivalent)	0.55			1.12			0.68			1.52			2.45		
US Treasury and agency securities (excluding mortgage-backed securities)	0.10			3.70			0.04			0.40			3.06		
Mortgage-backed securities	1.15			1.06			1.01			1.39			2.33		
All other securities	2.07			27.78			117.36			304.69			1,790.06		
Interest-bearing deposits	0.06			0.08			0.07			0.12			0.51		
Time deposits of \$250K or more	1.35			1.73			1.58			2.03			2.36		
Time deposits < \$250K	1.83			1.86			1.94			1.99			2.10		
Other domestic deposits	0.02			0.02			0.02			0.04			0.46		
Foreign deposits															
Federal funds purchased and repos	2.78			0.85			1.25			4			10.46		
Other borrowed funds and trading liabilities	3.23			3.38			3.30			3.39			3.50		
All interest-bearing funds	0.40			0.46			0.43			0.55			1.05		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	2,416,197	2,244,502	9,733,329	7,559,691	6,923,862
Fiduciary activities income	17,930	16,458	71,011	55,921	48,929
Service charges on deposit accounts - domestic	1	2	6	9	17
Trading revenue	6,943	14,635	63,500	76,522	81,806
Investment banking fees and commissions	2,407,959	2,141,082	9,287,835	7,212,332	6,559,376
Insurance activities revenue	16,619	14,585	59,423	53,481	55,419
Venture capital revenue	2,494	8,079	56,137	-1,408	7,097
Net servicing fees	63	12	-21	-81	146
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	2,945	1,212	10,872	4,841	3,343
Other non-interest income	-38,757	48,437	184,566	158,074	167,729
Total overhead expenses	2,167,250	1,997,904	8,527,426	6,966,658	6,530,907
Personnel expense	1,027,313	1,032,585	4,246,391	3,561,420	3,264,821
Net occupancy expense	63,704	57,949	236,237	228,435	227,684
Goodwill impairment losses	0	0	0	0	19,722
Amortization expenses and impairment loss (other intangible assets)	5,470	4,036	16,229	12,182	13,684
Other operating expenses	1,070,763	903,334	4,028,569	3,164,621	3,004,996
Fee income on mutual funds and annuities	400,402	399,128	1,664,577	1,373,719	1,403,487
Memoranda					
Assets under management in proprietary mutual funds and annuities	18,548,681	20,811,731	20,664,968	19,995,680	17,294,643
Number of equivalent employees	13,242	12,574	13,029	12,545	13,106
Average personnel expense per employee	77.58	82.12	325.92	283.89	249.11
Average assets per employee	5,466.69	4,477.34	4,580.65	3,710.81	2,960.50

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	16.57			17.78			17.10			18.17			20.27		
Overhead expenses / Net Interest Income + non-interest income	82.71			82.97			81.77			83.94			82.40		
Percent of Average Assets															
Total overhead expense	11.98			14.20			14.29			14.97			16.83		
Personnel expense	5.68			7.34			7.12			7.65			8.41		
Net occupancy expense	0.35			0.41			0.40			0.49			0.59		
Other operating expenses	5.95			6.45			6.78			6.82			7.83		
Overhead less non-interest income	-1.38			-1.75			-2.02			-1.27			-1.01		
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	82.63			82.89			83.18			83.84			82.29		
Personnel expense	39.17			42.84			41.42			42.86			41.14		
Net occupancy expense	2.43			2.40			2.30			2.75			2.87		
Other operating expenses	41.03			37.65			39.46			38.23			38.28		
Total non-interest income	92.12			93.12			94.95			90.97			87.24		
Fiduciary activities income	0.68			0.68			0.69			0.67			0.62		
Service charges on domestic deposit accounts	0			0			0			0			0		
Trading revenue	0.26			0.61			0.62			0.92			1.03		
Investment banking fees and commissions	91.81			88.83			90.60			86.79			82.65		
Insurance activities revenue	0.63			0.61			0.58			0.64			0.70		
Venture capital revenue	0.10			0.34			0.55			-0.02			0.09		
Net servicing fees	0			0			0			0			0		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	0.11			0.05			0.11			0.06			0.04		
Other non-interest income	-1.48			2.01			1.80			1.90			2.11		
Overhead less non-interest income	-9.49			-10.23			-11.76			-7.14			-4.95		
Applicable income taxes / Pretax net operating income (tax equivalent)	25.27			20.62			20.95			21.10			24.98		
Applicable income tax + TE / Pretax net operating income + TE	25.84			21.14			21.47			22			25.76		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	9,645,942	8,075,124	8,962,694	7,946,060	7,923,273	19.45	86.78
Commercial and industrial loans	10,184,184	8,549,451	9,580,580	8,100,720	8,195,724	19.12	38.47
Loans to individuals	5,594,650	3,868,771	5,296,200	3,631,132	2,837,838	44.61	207.58
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	6,980,856	6,130,258	6,540,126	5,887,626	6,029,190	13.88	35.07
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	32,405,632	26,623,604	30,379,600	25,565,538	24,986,025	21.72	66.13
Less: Allowance for loan and lease losses	363,464	375,418	342,859	409,061	226,003	-3.18	87.33
Net loans and leases	32,042,168	26,248,186	30,036,741	25,156,477	24,760,022	22.07	65.92
Debt securities that reprice or mature in over 1 year	8,511,449	8,116,107	8,514,318	7,975,737	3,168,884	4.87	479.27
Mutual funds and equity securities	6,397	3,633	3,554	4,598	11,744	76.08	-97.03
Subtotal	40,560,014	34,367,926	38,554,613	33,136,812	27,940,650	18.02	93.17
Interest-bearing bank balances	12,610,000	5,240,101	12,704,154	4,717,924	3,570,449	140.64	461.49
Federal funds sold and reverse repos	221,052	223,774	203,758	162,298	326,191	-1.22	-66.87
Debt securities that reprice or mature within 1 year	11,509,854	147,749	10,070,353	627,254	150,658	7690.14	5968.81
Trading assets	474,669	567,310	369,738	386,410	632,048	-16.33	-35.58
Total earning assets	65,375,589	40,546,860	61,902,616	39,030,698	32,619,996	61.23	163.22
Non-interest-bearing cash and due from depository institutions	895,032	708,011	808,470	751,789	693,291	26.41	79.96
Premises, fixed assets, and leases	697,195	637,477	692,425	629,120	614,972	9.37	130.17
Other real estate owned	378	262	378	751	2,928	44.27	-92.16
Investment in unconsolidated subsidiaries	5,501	5,537	5,515	5,556	5,533	-0.65	2.48
Intangible and other assets	6,126,753	14,167,754	5,051,435	13,239,233	6,217,275	-56.76	-15.86
Total assets	73,100,448	56,065,901	68,460,839	53,657,147	40,153,995	30.38	122.00
Quarterly average assets	72,389,865	56,298,032	65,670,488	51,503,565	39,933,483	28.58	120.17
Average loans and leases (YTD)	31,690,142	25,981,636	28,000,533	24,984,937	24,336,025	21.97	62.84
Memoranda							
Loans held-for-sale	278,627	203,853	229,836	209,679	204,536	36.68	32.99
Loans not held-for-sale	32,127,005	26,419,751	30,149,764	25,355,859	24,781,489	21.60	66.49
Real estate loans secured by 1-4 family	5,936,537	4,988,519	5,557,505	4,903,138	4,725,471	19.00	109.83
Commercial real estate loans	2,626,083	2,224,933	2,442,175	2,142,005	2,375,990	18.03	45.25
Construction and land development	187,733	241,898	160,392	230,383	174,552	-22.39	58.95
Multifamily	742,848	531,983	688,301	511,114	527,167	39.64	149.69
Nonfarm nonresidential	1,695,502	1,451,052	1,593,482	1,400,508	1,674,271	16.85	21.77
Real estate loans secured by farmland	0	0	0	0	15,933		-100.00
Total investment securities	20,027,700	8,267,489	18,588,225	8,607,589	3,331,286	142.25	968.38
U.S. Treasury securities	11,394,811	121,197	10,052,094	618,508	107,621	9301.89	22015.11
US agency securities (excluding mortgage-backed securities)	307,107	0	0	0	0		
Municipal securities	164	152	154	156	144	7.89	-99.37
Mortgage-backed securities	8,295,258	8,142,507	8,532,423	7,984,327	3,211,777	1.88	424.55
Asset-backed securities	0	0	0	0	0		
Other debt securities	23,963	0	0	0	0		66463.89
Mutual funds and equity securities	6,397	3,633	3,554	4,598	11,744	76.08	-97.03
Available-for-sale securities	20,021,303	8,263,856	18,584,671	8,602,991	3,319,542	142.28	968.04
U.S. Treasury securities	11,394,811	121,197	10,052,094	618,508	107,621	9301.89	22015.11
US agency securities (excluding mortgage-backed securities)	307,107	0	0	0	0		
Municipal securities	164	152	154	156	144	7.89	-99.37
Mortgage-backed securities	8,295,258	8,142,507	8,532,423	7,984,327	3,211,777	1.88	424.55
Asset-backed securities	0	0	0	0	0		
Other debt securities	23,963	0	0	0	0		66463.89
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-510,639	-6,111	-78,725	94,830	26,668		
Structured notes, fair value	277,768	0	0	0	0		
Pledged securities	138,731	126,386	106,748	124,463	119,450	9.77	169.25

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	38,965	21,878	36,379	17,860	17,599	78.10	101.60
NOW, ATS and transaction accounts	370,482	163,161	237,242	157,958	5,854	127.07	6235.19
Time deposits less brokered deposits < \$250K	-14,825	6,168	165,262	6,462	7,740		
MMDA and other savings accounts	33,574,170	28,179,725	33,029,653	26,702,382	21,896,156	19.14	108.95
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	33,968,792	28,370,932	33,468,536	26,884,662	21,927,349	19.73	110.99
Time deposits of \$250K or more	87,001	70,997	90,516	71,255	105,467	22.54	29.43
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	140,012	221,409	202,990	233,255	200,010	-36.76	-77.63
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	9,877	1,604,019	420	863,521	882,651	-99.38	-80.53
Other borrowings w/remaining maturity over 1 year	3,331,437	1,679,380	3,339,029	2,416,498	1,917,478	98.37	62.75
Brokered deposits < \$250K	629,164	811,885	533,616	834,292	942,244	-22.51	198.51
Noncore funding	4,197,491	4,387,690	4,166,571	4,418,821	4,047,850	-4.33	39.84
Trading liabilities	186,211	212,205	170,669	152,354	209,939	-12.25	-60.52
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	26,139,450	15,458,101	22,002,992	14,763,513	7,066,359	69.10	225.62
Total liabilities	64,491,944	48,428,928	59,808,768	46,219,350	33,251,497	33.17	133.66
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	2,393	1,592	2,392	1,591	1,586	50.31	55.79
Common surplus	2,093,402	2,027,529	2,054,602	1,995,798	1,921,893	3.25	31.22
Retained earnings	8,254,508	7,004,089	8,002,107	6,703,125	6,086,721	17.85	104.93
Accumulated other comprehensive income	-388,637	-37,570	-86,520	16,511	-5,036		
Other equity capital components	-1,360,257	-1,403,794	-1,372,688	-1,353,904	-1,163,048		
Total holding company equity capital	8,601,409	7,591,846	8,599,893	7,363,121	6,842,116	13.30	65.17
Noncontrolling (minority) interest in subsidiaries	7,095	45,127	52,178	74,676	60,382	-84.28	-94.11
Total equity capital, including minority interest	8,608,504	7,636,973	8,652,071	7,437,797	6,902,498	12.72	61.56
Total liabilities and capital	73,100,448	56,065,901	68,460,839	53,657,147	40,153,995	30.38	122.00
Memoranda							
Non-interest-bearing deposits	38,965	21,878	36,379	17,860	17,599	78.10	101.59
Interest-bearing deposits	34,645,992	29,231,936	34,056,289	27,772,349	22,957,461	18.52	111.79
Total deposits	34,684,957	29,253,814	34,092,668	27,790,209	22,975,060	18.57	111.78
Long-term debt that reprices within 1 year	850,000	850,000	850,000	850,000	875,000	0.00	30.72
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	8,599,893	7,363,121	7,363,121	6,842,116	6,141,906		
Accounting restatements	0	0	0	0	0		
Net income	323,684	354,802	1,536,673	862,399	1,052,817		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	51,694	43,015	159,824	153,892	161,699		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	464	61,172	119,002	270,839	313,486		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	71,285	53,839	239,272	210,883	199,125		
Change in other comprehensive income	-302,113	-54,081	-103,031	21,547	33,804		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	1,580	-35,111	-35,499		
Holding company equity capital, ending balance	8,601,409	7,591,846	8,599,893	7,363,121	6,842,116		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	13.20			14.40			13.09			14.81			19.73		
Commercial and industrial loans	13.93			15.25			13.99			15.10			20.41		
Loans to individuals	7.65			6.90			7.74			6.77			7.07		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	9.55			10.93			9.55			10.97			15.02		
Net loans and leases	43.83			46.82			43.87			46.88			61.66		
Debt securities over 1 year	11.64			14.48			12.44			14.86			7.89		
Mutual funds and equity securities	0.01			0.01			0.01			0.01			0.03		
Subtotal	55.49			61.30			56.32			61.76			69.58		
Interest-bearing bank balances	17.25			9.35			18.56			8.79			8.89		
Federal funds sold and reverse repos	0.30			0.40			0.30			0.30			0.81		
Debt securities 1 year or less	15.75			0.26			14.71			1.17			0.38		
Trading assets	0.65			1.01			0.54			0.72			1.57		
Total earning assets	89.43			72.32			90.42			72.74			81.24		
Non-interest cash and due from depository institutions	1.22			1.26			1.18			1.40			1.73		
Other real estate owned	0			0			0			0			0.01		
All other assets	9.34			26.42			8.40			25.86			17.04		
Memoranda															
Short-term investments	33.30			10.01			33.56			10.26			10.08		
U.S. Treasury securities	15.59			0.22			14.68			1.15			0.27		
US agency securities (excluding mortgage-backed securities)	0.42			0			0			0			0		
Municipal securities	0			0			0			0			0		
Mortgage-backed securities	11.35			14.52			12.46			14.88			8		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0.03			0			0			0			0		
Loans held-for-sale	0.38			0.36			0.34			0.39			0.51		
Loans held for investment	43.95			47.12			44.04			47.26			61.72		
Real estate loans secured by 1-4 family	8.12			8.90			8.12			9.14			11.77		
Revolving	0.03			0.03			0.03			0.04			0.06		
Closed-end, secured by first liens	8.09			8.86			8.09			9.10			11.70		
Closed-end, secured by junior liens	0			0			0			0			0		
Commercial real estate loans	3.59			3.97			3.57			3.99			5.92		
Construction and land development	0.26			0.43			0.23			0.43			0.43		
Multifamily	1.02			0.95			1.01			0.95			1.31		
Nonfarm nonresidential	2.32			2.59			2.33			2.61			4.17		
Real estate loans secured by farmland	0			0			0			0			0.04		

BHC Name

City/State

3815157

RSSD Number

6

FR Dist.

9

Peer #

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	29.77			30.33			29.50			31.08			31.71		
Real estate loans secured by 1-4 family	18.32			18.74			18.29			19.18			18.91		
Revolving	0.06			0.07			0.07			0.08			0.10		
Closed-end	18.26			18.67			18.23			19.10			18.81		
Commercial real estate loans	8.10			8.36			8.04			8.38			9.51		
Construction and land development	0.58			0.91			0.53			0.90			0.70		
1-4 family	0.03			0.08			0.04			0.11			0.04		
Other	0.55			0.83			0.49			0.79			0.66		
Multifamily	2.29			2			2.27			2			2.11		
Nonfarm nonresidential	5.23			5.45			5.25			5.48			6.70		
Owner-occupied	0			0			0			0			0		
Other	5.23			5.45			5.25			5.48			6.70		
Real estate loans secured by farmland	0			0			0			0			0.06		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	31.43			32.11			31.54			31.69			32.80		
Loans to individuals	17.26			14.53			17.43			14.20			11.36		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	21.54			23.03			21.53			23.03			24.13		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	116.44			112.75			109.51			114.39			122.72		
Real estate loans secured by 1-4 family	71.66			69.65			67.90			70.58			73.19		
Revolving	0.23			0.25			0.25			0.30			0.40		
Closed-end	71.43			69.40			67.65			70.29			72.79		
Commercial real estate loans	31.70			31.07			29.84			30.83			36.80		
Construction and land development	2.27			3.38			1.96			3.32			2.70		
1-4 family	0.11			0.28			0.14			0.40			0.15		
Other	2.15			3.10			1.82			2.92			2.55		
Multifamily	8.97			7.43			8.41			7.36			8.16		
Nonfarm nonresidential	20.47			20.26			19.47			20.16			25.93		
Owner-occupied	0			0			0			0			0		
Other	20.47			20.26			19.47			20.16			25.93		
Real estate loans secured by farmland	0			0			0			0			0.25		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	122.94			119.37			117.06			116.61			126.94		
Loans to individuals	67.54			54.02			64.71			52.27			43.95		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	84.27			85.59			79.91			84.75			93.38		
Supplemental															
Non-owner occupied CRE loans / Gross loans	9.12			9.24			8.98			9.34			10.08		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	35.69			34.34			33.32			34.38			39		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	35.69			34.34			33.32			34.38			39		

BHC Name

City/State

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	33.30			10.01			33.56			10.26			10.08		
Liquid assets	46.78			26.76			47.72			27.25			21.27		
Investment securities	27.40			14.75			27.15			16.04			8.30		
Net loans and leases	43.83			46.82			43.87			46.88			61.66		
Net loans, leases and standby letters of credit	43.88			46.86			43.91			46.94			61.77		
Core deposits	46.47			50.60			48.89			50.10			54.61		
Noncore funding	5.74			7.83			6.09			8.24			10.08		
Time deposits of \$250K or more	0.12			0.13			0.13			0.13			0.26		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	0.19			0.39			0.30			0.43			0.50		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	-0.11			0			0			0.13			-0.31		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	0.01			2.86			0			1.61			2.20		
Earning assets that reprice within 1 year	65.78			57.44			64.76			58.70			63.12		
Interest-bearing liabilities that reprice within 1 year	0.38			0.47			0.44			0.38			0.83		
Long-term debt that reprices within 1 year	1.16			1.52			1.24			1.58			2.18		
Net assets that reprice within 1 year	64.24			55.46			63.08			56.73			60.11		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-49.66			-3.56			-48.79			-3.29			0		
Net short-term noncore funding dependence	-58.66			-10.26			-58.39			-12.70			-9.43		
Short-term investment / Short-term noncore funding	4,427			269.13			4,914.23			424.26			286.76		
Liquid assets - short-term noncore funding / Nonliquid assets	86.49			31.46			89.98			34.13			22.55		
Net loans and leases / Total deposits	92.38			89.73			88.10			90.52			107.77		
Net loans and leases / Core deposits	94.33			92.52			89.75			93.57			112.92		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-6.45			-0.09			-1			1.45			0.43		
Structured notes appreciation (depreciation) / Tier 1 capital	-0.07														
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0			0		
Available-for-sale securities	99.97			99.96			99.98			99.95			99.65		
U.S. Treasury securities	56.90			1.47			54.08			7.19			3.23		
US agency securities (excluding mortgage-backed securities)	1.53			0			0			0			0		
Municipal securities	0			0			0			0			0		
Mortgage-backed securities	41.42			98.49			45.90			92.76			96.41		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0.12			0			0			0			0		
Mutual funds and equity securities	0.03			0.04			0.02			0.05			0.35		
Debt securities 1 year or less	57.47			1.79			54.18			7.29			4.52		
Debt securities 1 to 5 years	3.93			3.11			2.45			2.39			7.80		
Debt securities over 5 years	38.57			95.06			43.36			90.27			87.33		
Pledged securities	0.69			1.53			0.57			1.45			3.59		
Structured notes, fair value	1.39			0			0			0			0		
Percent Change from Prior Like Quarter															
Short-term investments	333.76			-46.37			317.22			36.08			-5.39		
Investment securities	142.25			80.63			115.95			158.39			14.39		
Core deposits	19.73			-1.76			24.49			22.61			3.48		
Noncore funding	-4.33			-5.58			-5.71			9.16			19.48		

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			21,700,090	15,882,785	12,791,008
Commit: Secured commercial real estate loans	449,326	446,801	467,275	487,012	559,244
Commit: Unsecured real estate loans	136,200	256,350	158,339	189,777	250,872
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	12,175	16,850	0	2,720	0
Standby letters of credit	37,723	26,772	22,658	31,423	45,090
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	260,025	55,402	62,143	57,862	229,490
Credit derivatives - notional amount (holding company as guarantor)	558,777	525,588	548,612	512,929	2,118
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	421,490	363,682	400,283	363,455	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	137,287	159,798	148,330	147,365	0
Derivative Contracts					
Interest rate futures and forward contracts	6,908,847	11,507,175	5,927,164	10,098,403	4,586,722
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	9,240,352	9,739,745	8,884,959	9,755,552	9,388,430
Futures and forward foreign exchange	1,965,534	1,652,676	1,807,171	1,543,245	1,434,901
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	22,874
Commodity and other futures and forward contracts	20,720	42,162	20,970	71,145	6,479
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec)							31.70			29.60			31.85		
Standby letters of credit	0.05			0.05			0.03			0.06			0.11		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0.36			0.10			0.09			0.11			0.57		
Credit derivatives - notional amount (holding company as guarantor)	0.76			0.94			0.80			0.96			0.01		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade	0.58			0.65			0.58			0.68			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.19			0.29			0.22			0.27			0		
Derivative contracts	24.81			40.92			24.31			40.01			38.45		
Interest rate contracts	22.09			37.90			21.64			37			34.80		
Interest rate futures and forward contracts	9.45			20.52			8.66			18.82			11.42		
Written options contracts (interest rate)	0			0			0			0			0		
Purchased options contracts (interest rate)	0			0			0			0			0		
Interest rate swaps	12.64			17.37			12.98			18.18			23.38		
Foreign exchange contracts	2.69			2.95			2.64			2.88			3.63		
Futures and forward foreign exchange contracts	2.69			2.95			2.64			2.88			3.57		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	0			0			0			0			0.06		
Equity, commodity, and other derivative contracts	0.03			0.08			0.03			0.13			0.02		
Commodity and other futures and forward contracts	0.03			0.08			0.03			0.13			0.02		
Written options contracts (commodity and other)	0			0			0			0			0		
Purchased options contracts (commodity and other)	0			0			0			0			0		
Commodity and other swaps	0			0			0			0			0		
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							77.50			63.57			52.56		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	18,135,453	22,941,758	16,640,264	21,468,345	15,439,406
Interest rate contracts	16,149,199	21,246,920	14,812,123	19,853,955	13,975,152
Foreign exchange contracts	1,965,534	1,652,676	1,807,171	1,543,245	1,457,775
Equity, commodity, and other contracts	20,720	42,162	20,970	71,145	6,479
Derivatives Position					
Futures and forwards	8,895,101	13,202,013	7,755,305	11,712,793	6,028,102
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	9,240,352	9,739,745	8,884,959	9,755,552	9,411,304
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	18,135,453	22,941,758	16,640,264	21,468,345	15,439,406
Interest rate contracts	16,149,199	21,246,920	14,812,123	19,853,955	13,975,152
Foreign exchange contracts	1,965,534	1,652,676	1,807,171	1,543,245	1,457,775
Equity, commodity, and other contracts	20,720	42,162	20,970	71,145	6,479
Derivative contracts (excluding futures and FX 14 days or less)	18,772,223	23,534,080	17,233,877	22,062,426	15,432,927
One year or less	9,558,581	13,827,130	8,470,893	12,290,773	6,278,397
Over 1 year to 5 years	3,562,375	3,904,577	3,289,154	3,904,780	2,849,855
Over 5 years	5,651,267	5,802,373	5,473,830	5,866,873	6,304,675
Gross negative fair value (absolute value)	334,753	392,759	306,232	448,135	377,322
Gross positive fair value	293,528	414,137	286,035	496,048	376,525
Held for trading	0	0	0	0	0
Non-traded	293,528	414,137	286,035	496,048	376,525
Current credit exposure on risk-based capital derivative contracts	293,528	414,137	286,035	496,048	357,900
Credit losses on derivative contracts	11	0	716	792	15
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	89.05			92.61			89.01			92.48			90.52		
Foreign exchange contracts	10.84			7.20			10.86			7.19			9.44		
Equity, commodity, and other contracts	0.11			0.18			0.13			0.33			0.04		
Futures and forwards	49.05			57.55			46.61			54.56			39.04		
Written options	0			0			0			0			0		
Exchange-traded	0			0			0			0			0		
Over-the-counter	0			0			0			0			0		
Purchased options	0			0			0			0			0		
Exchange-traded	0			0			0			0			0		
Over-the-counter	0			0			0			0			0		
Swaps	50.95			42.45			53.39			45.44			60.96		
Held for trading	0			0			0			0			0		
Interest rate contracts	0			0			0			0			0		
Foreign exchange contracts	0			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Non-traded	100			100			100			100			100		
Interest rate contracts	89.05			92.61			89.01			92.48			90.52		
Foreign exchange contracts	10.84			7.20			10.86			7.19			9.44		
Equity, commodity, and other contracts	0.11			0.18			0.13			0.33			0.04		
Derivative contracts (excluding futures and forex 14 days or less)	103.51			102.58			103.57			102.77			99.96		
One year or less	52.71			60.27			50.91			57.25			40.66		
Over 1 year to 5 years	19.64			17.02			19.77			18.19			18.46		
Over 5 years	31.16			25.29			32.90			27.33			40.83		
Gross negative fair value (absolute value)	1.85			1.71			1.84			2.09			2.44		
Gross positive fair value	1.62			1.81			1.72			2.31			2.44		
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04			0.06			0.04			0.07			0.06		
Gross positive fair value (X)	0.04			0.06			0.04			0.08			0.06		
Held for trading (X)	0			0			0			0			0		
Non-traded (X)	0.04			0.06			0.04			0.08			0.06		
Current credit exposure (X)	0.04			0.06			0.04			0.08			0.06		
Credit losses on derivative contracts	0			0			0.01			0.01			0		
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0		
90+ days past due	0			0			0			0			0		
Other Ratios															
Current credit exposure / Risk-weighted assets	0.89			1.44			0.94			1.78			1.42		

BHC Name

City/State

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	342,859	409,061	409,061	226,003	229,491
Gross losses	1,891	3,128	19,773	108,844	10,881
Write-downs, transfers to loans held-for-sale	979	1,794	5,171	87,022	2,560
Recoveries	630	1,030	2,734	2,431	1,268
Net losses	1,261	2,098	17,039	106,413	9,613
Provision for loan and lease losses	21,555	-32,015	-49,403	253,977	5,483
Adjustments	311	470	240	35,494	642
Ending balance	363,464	375,418	342,859	409,061	226,003
Memo: Allocated transfer risk reserve (ATTR)	193	200	139	136	203

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Provision for loan and lease losses / Average assets	0.12			-0.23			-0.08			0.55			0.01		
Provision for loan and lease losses / Average loans and leases	0.27			-0.49			-0.18			1.02			0.02		
Provision for loan and lease losses / Net loan and lease losses	1,709.36			-1,525.98			-289.94			238.67			57.04		
Allowance for loan and lease losses / Total loans and leases not held for sale	1.13			1.42			1.14			1.61			0.91		
Allowance for loan and lease losses / Total loans and leases	1.12			1.41			1.13			1.60			0.90		
Allowance for loan and lease losses / Net loans and leases losses (X)	72.06			44.74			20.12			3.84			23.51		
Allowance for loan and lease losses / Nonaccrual assets	308.37			772.94			387.89			897.28			412.63		
ALLL / 90+ days past due + nonaccrual loans and leases	295.75			621.45			387.53			710.45			317.69		
Gross loan and lease losses / Average loans and leases	0.02			0.05			0.07			0.44			0.04		
Recoveries / Average loans and leases	0.01			0.02			0.01			0.01			0.01		
Net losses / Average loans and leases	0.02			0.03			0.06			0.43			0.04		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0.01			0.02			0.35			0.01		
Recoveries / Prior year-end losses	3.19			0.95			2.51			22.34			8.10		
Earnings coverage of net loan and lease losses (X)	359.15			197.58			112.26			12.54			145.13		

Net Loan and Lease Losses By Type

Real estate loans	-0.01			-0.01			0.10			0.01			0.06		
Real estate loans secured by 1-4 family	-0.02			-0.01			-0.01			-0.04			-0.01		
Revolving	0			0			0			0			0		
Closed-end	-0.02			-0.01			-0.01			-0.04			-0.01		
Commercial real estate loans	0.03			0			0.39			0.14			0.22		
Construction and land development	0			0			0			0			0		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0.04			0			0.59			0.22			0.32		
Owner-occupied	0			0			0			0			0		
Other	0.04			0			0.59			0.22			0.32		
Real estate loans secured by farmland													0		
Commercial and industrial loans	0.03			0.08			0.05			1.19			0.03		
Loans to individuals															
Credit card loans															
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases	0.04			0.03			0.05			0.15			0.04		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	945	13,481	6,118	4,904	29,924
90+ days past due loans and leases	4,967	11,814	47	11,974	16,319
Nonaccrual loans and leases	117,930	48,596	88,427	45,604	54,820
Total past due and nonaccrual loans and leases	123,842	73,891	94,592	62,482	101,063
Restructured 30–89 days past due	0	0	0	732	0
Restructured 90+ days past due	392	0	0	0	700
Restructured nonaccrual	16,288	18,459	16,690	18,885	33,344
Total restructured loans and leases	16,680	18,459	16,690	19,617	34,044
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	6,922	8,108	7,373	8,520	19,205
Other real estate owned	378	262	378	751	2,928
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30–89 days past due loans and leases	0			0.05			0.02			0.02			0.12		
90+ days past due loans and leases	0.02			0.04			0			0.05			0.07		
Nonaccrual loans and leases	0.36			0.18			0.29			0.18			0.22		
90+ days past due and nonaccrual loans and leases	0.38			0.23			0.29			0.23			0.28		

30–89 days past due restructured	0			0			0			0			0		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	0.05			0.07			0.05			0.07			0.13		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		

Percent of Loans and Leases and Other Assets**30+ Days Past Due and Nonaccrual**

30–89 days past due assets	0			0.05			0.02			0.02			0.12		
90+ days past due assets	0.02			0.04			0			0.05			0.07		
Nonaccrual assets	0.36			0.18			0.29			0.18			0.22		
30+ days past due and nonaccrual assets	0.38			0.28			0.31			0.24			0.40		

Percent of Total Assets

90+ days past due and nonaccrual assets	0.17			0.11			0.13			0.11			0.18		
90+ days past due and nonaccrual assets + other real estate owned	0.17			0.11			0.13			0.11			0.18		

**Restructured and Nonaccrual Loans and Leases
+ OREO as Percent of:**

Total assets	0.17			0.10			0.14			0.10			0.19		
Allowance for loan and lease losses	34.56			15.17			28.05			13.59			34.36		
Equity capital + allowance for loan and lease losses	1.40			0.71			1.08			0.72			1.10		
Tier 1 capital + allowance for loan and lease losses	1.52			0.80			1.18			0.80			1.20		
Loans and leases + other real estate owned	0.39			0.21			0.32			0.22			0.31		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

3815157

RSSD Number

6

FR Dist.

9

Peer #

Past Due and Nonaccrual Loans and Leases

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.01			0			0.02			0.04			0.02		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.48			0.38			0.39			0.35			0.28		
Commercial and industrial	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.56			0.01			0.40			0.02			0.20		
Individuals	30–89 days past due	0			0.01			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Depository institution loans	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Agricultural	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0			0.21			0.07			0.03			0.48		
	90+ days past due	0.07			0.19			0			0.20			0.27		
	Nonaccrual	0.21			0.27			0.23			0.29			0.27		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Memoranda																
1–4 family	30–89 days past due	0.02			0			0.02			0.06			0.03		
	90+ days past due	0.01			0			0			0			0		
	Nonaccrual	0.26			0.35			0.27			0.29			0.32		
Revolving	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Closed-end	30–89 days past due	0.02			0			0.03			0.06			0.03		
	90+ days past due	0.01			0			0			0			0		
	Nonaccrual	0.26			0.35			0.27			0.29			0.32		
Junior lien	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Commercial real estate	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	1.18			0.59			0.81			0.63			0.29		
Construction and development	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
1–4 family	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Multifamily	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Nonfarm non-residential	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	1.82			0.90			1.24			0.96			0.41		
Owner Occupied	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	1.82			0.90			1.24			0.96			0.41		
Farmland	30–89 days past due													0		
	90+ days past due													0		
	Nonaccrual													0		
Credit card	30–89 days past due															
	90+ days past due															
	Nonaccrual															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	735,537	625,328	684,307	643,485	760,431
Retained earnings	8,254,507	7,004,090	8,002,107	6,703,125	6,086,721
Accumulated other comprehensive income (AOCI)	-388,637	-37,570	-86,520	16,511	-5,036
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	8,601,407	7,591,848	8,599,894	7,363,121	6,842,116
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,022,572	809,049	808,751	774,069	569,770
Accumulated other comprehensive income-related adjustments	-368,946	-32,641	-77,291	23,795	11,019
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	7,947,781	6,815,440	7,868,434	6,565,257	6,261,327
Adjustments and deductions for common equity tier 1 capital	27,355	28,919	26,789	27,637	30,844
Common equity tier 1 capital	7,920,426	6,786,521	7,841,645	6,537,620	6,230,483
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	27,355	28,919	26,789	27,637	30,844
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	7,920,426	6,786,521	7,841,645	6,537,620	6,230,483
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	376,099	333,417	355,368	322,767	234,155
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	376,099	333,417	355,368	322,767	234,155
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	376,099	333,417	355,368	322,767	234,155
Exited advanced approach tier 2 capital					
Total capital	8,296,525	7,119,938	8,197,013	6,860,387	6,464,638
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	72,389,865	56,298,032	65,670,488	51,503,565	39,933,483
Less: Deductions from common equity tier 1 capital	1,049,927	837,968	835,540	801,706	600,614
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	71,339,938	55,460,064	64,834,948	50,701,859	39,332,869
Total risk-weighted assets	33,148,480	28,798,209	30,334,661	27,895,623	25,171,952
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	23.89			23.57			25.85			23.44			24.75		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	23.89			23.57			25.85			23.44			24.75		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	25.03			24.72			27.02			24.59			25.68		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	11.10			12.24			12.09			12.89			15.84		
Supplementary leverage ratio, advanced approaches HCs															

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	16,619	14,585	59,423	53,481	55,419	13.95	29.23
Other insurance activities income	16,619	14,585	59,423	53,481	55,419	13.95	29.23
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	973,055	905,076	1,013,228	866,658	724,773	7.51	109.69

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	0.63			0.61			0.58			0.64			0.70		
Premium income / Insurance activities revenue	0			0			0			0			0		
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	11.75			12.64			12.38			12.48			11.23		
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	5,396,334			5,140,419			5,204,564			5,044,771			4,313,506		
Net assets of broker-dealer subsidiaries / Consolidated assets	7.38			9.17			7.60			9.40			10.74		

BHC Name

City/State

3815157

RSSD Number

6

FR Dist.

9

Peer #

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	3,163,821	2,522,975	3,092,133	2,550,001	2,561,028
Real estate loans	972,511	846,029	971,300	886,326	850,441
Commercial and industrial loans	1,874,994	1,415,693	1,810,238	1,418,546	1,547,347
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	316,316	261,253	310,595	245,129	163,240
Lease financing receivables	0	0	0	0	0
Debt securities	23,963	0	0	0	0
Interest-bearing bank balances	1,234,888	1,130,550	1,176,077	1,017,066	669,785
Total selected foreign assets	4,422,672	3,653,525	4,268,210	3,567,067	3,230,813
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Yield: Foreign loans	1.38			1.53			1.50			1.97			2.27		
Cost: Interest-bearing deposits															
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases	25.40			-0.93			21.26			-0.43			9.69		
Total selected assets	21.05			8.40			19.66			10.41			7.23		
Deposits															

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Retained credit exposure		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0			
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Asset-backed commercial paper conduits		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.01	0.07	0.15	0.04	0.19

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

3815157

RSSD Number

6

FR Dist.

9

Peer #

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	10,074	278	50,907	72,227	214,998	3523.74	-80.17
Dividends	10,000	0	50,000	70,000	210,000		-80.00
Interest	74	14	116	527	3,354	428.57	-84.42
Management and service fees	0	264	791	1,700	1,644	-100.00	-100.00
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	924,427	66,014	638,612	537,822	728,488	1300.35	1874.64
Dividends	918,767	60,958	618,124	508,058	684,787	1407.21	2203.54
Interest	2,170	2,096	8,117	12,841	26,322	3.53	-29.66
Management and service fees	3,490	2,960	12,371	16,923	17,379	17.91	-9.23
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	934,501	66,292	689,519	610,049	943,486	1309.67	857.28
Securities gains (losses)	0	0	0	0	0		-100.00
Other operating income	-825	3,362	8,790	6,173	6,562		
Total operating income	933,676	69,654	698,309	616,222	950,048	1240.45	834.79
Operating Expenses							
Personnel expenses	18,828	29,701	92,486	61,243	67,984	-36.61	53.22
Interest expense	23,048	24,142	94,994	90,665	73,223	-4.53	-2.61
Other expenses	19,390	8,237	147,751	36,328	25,494	135.40	39.08
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	61,266	62,080	335,231	188,236	166,701	-1.31	22.79
Income (loss) before taxes	872,410	7,574	363,078	428,288	784,905	11418.48	1645.34
Applicable income taxes (credit)	6,821	-20,787	-119,429	-68,200	-53,695		
Extraordinary items							
Income before undistributed income of subsidiaries	865,589	28,361	482,507	496,488	838,600	2952.04	1158.67
Equity in undistributed income of subsidiaries	-541,906	326,443	1,054,166	365,911	214,217		
Bank subsidiaries	77,019	102,748	336,240	61,582	208,610	-25.04	730.39
Nonbank subsidiaries	-618,925	223,695	717,926	304,329	5,607		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	323,683	354,804	1,536,673	862,399	1,052,817	-8.77	187.07
Memoranda							
Bank net income	87,019	102,748	386,240	131,582	418,610	-15.31	46.81
Nonbank net income	299,842	284,653	1,336,050	812,387	690,394	5.34	301.96
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,383,257	20.54	2,409,309	22.91	2,600,313	22.35	2,364,866	2,300,179	-1.08	37.53
Common and preferred stock	2,382,968	20.54	2,409,072	22.91	2,599,190	22.34	2,363,932	2,299,840	-1.08	37.51
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	289	0	237	0	1,123	0.01	934	339	21.94	307.04
Investment in nonbank subsidiaries	7,366,781	63.48	6,598,096	62.74	6,759,252	58.09	6,385,702	5,526,999	11.65	67.50
Common and preferred stock	5,422,667	46.73	5,105,230	48.54	5,649,658	48.55	4,825,106	4,086,547	6.22	68.01
Excess cost over fair value	31,954	0.28	31,954	0.30	31,954	0.27	31,954	31,954	0.00	0.00
Loans, advances, notes, and bonds	1,764,794	15.21	1,317,571	12.53	925,940	7.96	1,386,466	1,106,545	33.94	130.24
Other receivables	147,366	1.27	143,341	1.36	151,700	1.30	142,176	301,953	2.81	-60.39
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	125,000	1.08	0	0	125,000	1.07	0	0		54966.08
Securities	1,029	0.01	1,029	0.01	1,029	0.01	1,029	1,332	0.00	-98.84
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	274,198	2.36	198,642	1.89	244,422	2.10	198,793	177,694	38.04	2.22
Cash and due from unrelated depository institution	382,185	3.29	358,304	3.41	771,357	6.63	358,544	322,303	6.67	2614.57
Premises, furnishings, fixtures and equipment	13,789	0.12	13,819	0.13	13,798	0.12	13,837	13,964	-0.22	-6.17
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	1,058,023	9.12	937,568	8.91	1,121,047	9.63	895,817	794,057	12.85	89.10
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	11,604,262	100.00	10,516,767	100.00	11,636,218	100.00	10,218,588	9,136,528	10.34	63.97
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	746,581	7.10	0	0	0	0	-100.00	
Borrowings with maturity over 1 year	2,037,471	17.56	1,298,823	12.35	2,037,252	17.51	2,045,104	1,550,348	56.87	52.10
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	946,542	8.16	835,408	7.94	982,055	8.44	788,600	632,690	13.30	106.38
Balance due to subsidiaries and related institutions	18,840	0.16	44,109	0.42	17,018	0.15	21,763	111,374	-57.29	-73.42
Total liabilities	3,002,853	25.88	2,924,921	27.81	3,036,325	26.09	2,855,467	2,294,412	2.66	60.66
Equity Capital	8,601,409	74.12	7,591,846	72.19	8,599,893	73.91	7,363,121	6,842,116	13.30	65.17
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	2,393	0.02	1,592	0.02	2,392	0.02	1,591	1,586	50.31	55.79
Common surplus	2,093,402	18.04	2,027,529	19.28	2,054,602	17.66	1,995,798	1,921,893	3.25	31.22
Retained earnings	8,254,508	71.13	7,004,089	66.60	8,002,107	68.77	6,703,125	6,086,721	17.85	104.93
Accumulated other comprehensive income	-388,637	-3.35	-37,570	-0.36	-86,520	-0.74	16,511	-5,036		
Other equity capital components	-1,360,257	-11.72	-1,403,794	-13.35	-1,372,688	-11.80	-1,353,904	-1,163,048		
Total liabilities and equity capital	11,604,262	100.00	10,516,767	100.00	11,636,218	100.00	10,218,588	9,136,528	10.34	63.97
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	18,840	0.16	44,109	0.42	17,018	0.15	21,763	111,374	-57.29	-73.42
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	18,840	0.16	44,109	0.42	17,018	0.15	21,763	111,374	-57.29	-73.42
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	17,508		-100.00

BHC Name

City/State

3815157

RSSD Number

6

FR Dist.

9

Peer #

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	15.02			18.80			19.22			12.24			15.70		
Bank net income / Average equity investment in banks	13.97			17.22			15.45			5.71			19.11		
Nonbank net income / Average equity investment in nonbanks	21.54			22.79			24.92			18.67			16.63		
Subsidiary HCs net income / Average equity investment in sub HCs															
Bank net income / Parent net income	26.88			28.96			25.13			15.26			39.76		
Nonbank net income / Parent net income	92.63			80.23			86.94			94.20			65.58		
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	34.91			38.53			35.31			38.78			33.53		
Total debt / Equity capital	23.69			26.94			23.69			27.77			22.66		
Total debt + notes payable to subs that issued TPS / Equity capital	23.69			26.94			23.69			27.77			22.66		
Total debt + Loans guaranteed for affiliate / Equity capital	23.69			26.94			23.69			27.77			22.91		
Total debt / Equity capital – excess over fair value	23.78			27.06			23.78			27.90			22.77		
Long-term debt / Equity capital	23.69			17.11			23.69			27.77			22.66		
Short-term debt / Equity capital	0			9.83			0			0			0		
Current portion of long-term debt / Equity capital	0.22			0.58			0.20			0.30			1.63		
Excess cost over fair value / Equity capital	0.37			0.42			0.37			0.43			0.47		
Long-term debt / Consolidated long-term debt	61.16			77.34			61.01			84.63			80.85		
Double Leverage															
Equity investment in subs / Equity capital	91.12			99.40			96.29			98.07			93.81		
Total investment in subs / Equity capital	113.35			118.65			108.83			118.84			114.40		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.59			-0.03			-0.21			-0.16			-0.40		
Equity investment in subs – equity cap / Net income-div (X)															
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	705.17			83.17			164.46			174.50			280.54		
Cash from ops + noncash items + op expense / Op expense + dividend	434.26			49.31			160.16			210.94			298.58		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-161.61			104.80			205.08			117.50			127.68		
Pretax operating income + interest expense / Interest expense	3,885.19			131.37			482.21			572.39			1,171.94		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,885.19			131.37			482.21			572.39			1,171.94		
Dividends + interest from subsidiaries / Interest expense + dividends	986.94			80.88			202.34			196.13			339.44		
Fees + other income from subsidiaries / Salary + other expenses	9.13			8.50			5.48			19.09			20.35		
Net income / Current part of long-term debt + preferred dividends (X)	17.18			8.04			90.30			39.63			9.45		
Other Ratios															
Net assets that reprice within 1 year / Total assets	19.41			8.30			15.24			16.62			18.70		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0						0								
Nonaccrual	0						0								
Total	0						0								
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0			0			0			0.26		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0			0			0			0.26		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	41.94			35.83			39.90			35.82			26.46		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	3.74			4.16			3.51			3.96			4.08		

BHC Name

City/State

3815157

RSSD Number

6

FR Dist.

9

Peer #

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	8.24			189.83			49.59			42.47			23.74		
Dividends declared / Net income	22.02			15.17			15.57			24.45			18.91		
Net income – dividends / Average equity	11.71			15.95			16.23			9.25			12.73		
Percent of Dividends Paid															
Dividends from bank subsidiaries	14.03			0			20.90			33.19			105.46		
Dividends from nonbank subsidiaries	1,288.86			113.22			258.34			240.92			343.90		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Dividends from all subsidiaries	1,302.89			113.22			279.23			274.11			449.36		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	11.49			0			12.95			53.20			50.17		
Interest income from bank subsidiaries.....	0.09			0.01			0.03			0.40			0.80		
Management and service fees from bank subsidiaries	0			0.26			0.20			1.29			0.39		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	11.58			0.27			13.18			54.89			51.36		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	306.42			21.41			46.27			62.54			99.19		
Interest income from nonbank subsidiaries.....	0.72			0.74			0.61			1.58			3.81		
Management and service fees from nonbank subsidiaries	1.16			1.04			0.93			2.08			2.52		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries	308.30			23.19			47.80			66.20			105.52		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....															
Interest income from subsidiary holding companies.....															
Management and service fees from subsidiary holding companies.....															
Other income from subsidiary holding companies.....															
Operating income from subsidiary holding companies.....															
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	1.07			0			7.16			11.36			22.10		
Interest income from bank subsidiaries.....	0.01			0.02			0.02			0.09			0.35		
Management and service fees from bank subsidiaries	0			0.38			0.11			0.28			0.17		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	1.08			0.40			7.29			11.72			22.63		
Dividends from nonbank subsidiaries	98.40			87.52			88.52			82.45			72.08		
Interest income from nonbank subsidiaries.....	0.23			3.01			1.16			2.08			2.77		
Management and service fees from nonbank subsidiaries	0.37			4.25			1.77			2.75			1.83		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries	99.01			94.77			91.45			87.28			76.68		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0			0			0			0			0		
Loans and advances from subsidiaries / Short term debt.....				5.91											
Loans and advances from subsidiaries / Total debt	0.92			2.16			0.84			1.06			7.18		